

DIGIPASS 550

(a digital signature-generating device)

User Manual

Dear AS "PrivatBank" Customers!

Our bank offers a digital signature-generating device – DIGIPASS 550 – for you to operate your account and receive your account status information.

DIGIPASS 550 is a small business card-sized electronic device, except for usual calculator keys having also the following functional keys: “I”, “S” and “C”. These keys are used for the following functions:

- To generate identification code for phone conversation (Key “I”- identification);
- To generate your digital signature for your orders (Key “S” – Signature);
- To delete an incorrectly entered character (Key “C” – Cancel).

Please, study this manual carefully! Keep in mind, that in case of unauthorized actions this device may be blocked. If you have any questions concerning the device, please, contact your manager at the bank.

If the device is lost, stolen or damaged, please, notify your manager to block the device.

USEFUL INFORMATION ON DIGIPASS

- ❑ To switch DIGIPASS on, press “”. Repeatedly pressing this key (after 2 seconds) will switch the device off.
- ❑ DIGIPASS is switched off automatically, if you don’t perform any activities for 30 or 40 seconds.
- ❑ All functions of DIGIPASS are enabled after entering the 5-digit PIN code. The initial PIN code is delivered to the customer together with DIGIPASS and ***must be replaced*** with the client’s own PIN code (as described in section 1).
- ❑ Generated identification codes and signatures are non-predictable and non-recurrent and depend on time and serial number of the device. The value of the generated code cannot be used repeatedly at the bank after it has been checked.
- ❑ If DIGIPASS is made available to third parties, DIGIPASS memory is deleted after three failures to enter the PIN code correctly.
- ❑ A lithium battery with 2-3 y. work capacity is used in DIGIPASS (the capacity depends on the frequency of usage). Please, contact the bank to change the device once the battery is low.
- ❑ DIGIPASS supports four interface languages – English, Russian, Latvian and German, depending on your preferences.

HOW TO USE DIGIPASS?

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1. ENTERING THE INITIAL PIN-CODE AND REPLACING IT WITH THE CLIENT'S PIN-CODE

You can **only** use DIGIPASS after the initial, original PIN-code has been replaced by your own PIN-code. Before you start, choose **five digits** for your new PIN-code.

The PIN-code you've invented (5 digits) is your access code to all functions of the device. Please, keep it secret!

To change the initial PIN-code, follow the following sequence of actions:

	OPERATIONS	DISPLAY MESSAGE	NOTES
1	Press “⏻”		
2	Press “I”	INIT PIN	This message proves that nobody has ever worked with this calculating device before.
3	Enter 5 digits of the initial PIN-code	*****	Delivered to You by the bank's manager
4	Press “=”	NEW PIN?	
5	Enter your new PIN-code (5 numbers)	*****	Attention: here you enter your own, new PIN-code
7	Press “=”	CONFIRM PIN: or WEAK PIN followed by PIN?	Go to steps 7 and 8 The message WEAK PIN appears, when PIN-code is poorly protected, from the point of view of DIGIPASS. In that case, start the procedure anew
8	Re-enter your PIN-code	*****	
9	Press “=”	SELECT IS	

This procedure has to be completed only once. From this moment on, you don't use the initial PIN-code anymore, every time the “PIN?” message is displayed, **enter your own PIN-code only!** Please, memorize your PIN-code. You can change it anytime, following the instruction described in section 5 of this manual.

2. CHANGING THE INTERFACE LANGUAGE

To switch the interface language to English/Russian, follow this sequence of actions:

N	OPERATIONS	DISPLAY MESSAGE	NOTES
1	Press “⏻”	SELECT IS	
2	Press “I” (3 times)	CHANGE LANG	
3	Press “=”	TO RUSSIAN / TO LATVIAN / TO GERMAN	The device provides consecutive language option
4	Press “=” to confirm transition to another language	*****	

3. OBTAINING ACCOUNT STATUS INFORMATION

To obtain your account status information by phone, you need to tell the bank manager your account number and identification code generated by your DIGIPASS device.

To obtain this code, please, follow the following sequence of actions carefully:

N	OPERATIONS	DISPLAY MESSAGE	NOTES
1	Press “⏻”	SELECT IS	
2	Press “I” (choose identification mode)	IDENTIFY	
3	Press “=”	ENTER PIN	
4	Enter 5 digits of your PIN-code	*****	
4	Press “=”	XXXXXXXX	8-digit identification code

Name the 8-digit identification code generated by DIGIPASS to the manager.

4. SENDING DOCUMENTS TO THE BANK

Each document sent to the bank (payment or exchange orders, cash withdrawal orders, free format messages) needs to be signed with a digital signature – a key generated by DIGIPASS 550 device, indicating the date and time this key has been generated.

The key string obtained with the help of DIGIPASS has to be presented on the document as follows:

AXX – XXXXXXXXXXXX, where X – are digits generated by the device.

Each key obtained in the “S” mode, is shown on the display of the device in two stages: first, the ordinal number of the key as A00, A01, A02,...A99 (the value varies from 00 to 99 in cycles), and after all the values have been entered and “=” has been pressed, the key string itself – as a 10-digit number, for example: 2903759745

GENERATING DIGITAL SIGNATURES FOR PAYMENT ORDERS

Attention ! You can enter data into DIGIPASS only after the title of the value you want to enter appears on the display.
In order to generate a signature, please, follow the following sequence of actions:

	OPERATIONS	DISPLAY MESSAGE	NOTES
1	Press “  ”	SELECT I S	
2	Press “S”	SIGNATURE	
3	Press “=”	ENTER PIN	
4	Enter 5 digits of your PIN-code	*****	
5	Press “=”	AXX	Ordinal number
6	Press “=”	PAYER ACC	See 4.1.1.
7	Enter the value (Your transformed IBAN account number)		
8	Press “=”	CCY CODE	See 4.1.2.
9	Enter the Currency code value		
10	Press “=”	AMOUNT	See 4.1.3.
11	Enter the payment sum value		
12	Press “=”	BENEF ACC	
13	Enter the value (the number of the documents sent to the Bank or the transformed account number of the beneficiary)		The value entered may vary according to the method used to send a payment order to the Bank. – see 4.1.4.
14	Press “=”	XXXXXXXXXX	10-digit code

All the entered data have to correspond strictly to the data indicated in your payment order (for the bank’s officials to verify)!

If you’ve made a mistake when entering the data, the last incorrect digit can be deleted by pressing <C>. Or you can switch the device off and, thus, leave the signature-generating mode.

NOTES:

4.1.1. Your transformed IBAN account number for the value **PAYER ACC** is entered as follows:

- The first 9 characters of Your IBAN account number are omitted, and **the last 12 digits** are entered.

For example:

Your IBAN account number
LV80PRTT0265012345600

The transformed IBAN account number
265012345600 (the first 9 characters of your IBAN account number are omitted, and the last 12 digits are entered).

4.1.2.

CURRENCY CODE has to be taken from this table:

AUD (Australian dollar)	36	JPY (Japanese yen)	392
BYR (Belorussian ruble)	112	LTL (Lithuanian lita)	440
CAD (Canadian dollar)	124	LVL (Latvian lat)	428
CHF (Swiss franc)	756	NOK (Norwegian krone)	578
CZK (Czech krona)	203	PLZ (Polish zloty)	616
DKK (Danish krone)	280	RUR (Russian rouble)	643
EEK (Estonian krone)	233	SEK (Swedish krona)	752
EUR (euro)	978	UAH (Ukrainian grivna)	804
GBP (English pound)	826	USD (US dollar)	840
		Other currencies	0

4.1.3. The **AMOUNT** is entered without decimals, i.e. without cents, pence, santims and alike and without roundings.

For example: 100.25 you enter only: 100

4.1.4.

1) If payment orders are sent via PrivatOnline or PrivatB@ankNet system the number of the documents sent to the Bank is entered.

2) If a payment order is sent by fax the transformed account number of the beneficiary is entered as follows:

- If account number contains 12 or less digits (only digits), the whole account number is entered.
- If account number contains more than 12 characters, only **last 12 digits are entered**.
- If beneficiary account number contains non-digit characters (dash, commas, letters, Roman numerals), non-digit characters are omitted, and the remaining number (or last 12 digits of the remaining number) is entered.

For example:

Beneficiary account No.:
1) 00 099 0000

The transformed beneficiary account No.:
000990000 (less than 12 digits)

2) 111222333444555666777

444555666777 (more than 12 digits, last 12 digits are taken to generate the key)

3) 31A2D2984-589M111

122984589111 (non-digit characters are omitted, last 12 digits are used to generate the key)

GENERATING DIGITAL SIGNATURES FOR CONVERSION

The data are entered in the same way as for money transfers.

When entering the **BENEFICIARY value if the payment order is sent via PrivatOnline or PrivatB@nkNet** the number of the documents sent to the Bank is entered.

When entering the **BENEFICIARY value if the payment order is sent by fax** your transformed account number is entered.

GENERATING DIGITAL SIGNATURES FOR CASH WITHDRAWAL

The data is entered in the same way as for money transfers.

When entering the **BENEFICIARY value if the payment order is sent via PrivatOnline or PrivatB@nkNet** the number of the documents sent to the Bank is entered.

When entering the **BENEFICIARY value if the payment order is sent by fax** the number of the beneficiary's passport or driving licence is indicated, or his personal code (following the rules of beneficiary account number input).

GENERATING DIGITAL SIGNATURES FOR FREE FORMAT MESSAGES

To obtain signature for free format messages, please, follow the following sequence of actions:

	OPERATIONS	DISPLAY MESSAGE	NOTES
1	Press “⏏”	SELECT I S	
2	Press “S”	SIGNATURE	
3	Press “=”	ENTER PIN	
4	Enter 5 digits of your PIN-code	*****	
5	Press “=”	AXX	Ordinal number
6	Press “=”	PAYER ACC	
7	Enter the value (Your transformed IBAN account number)		
8	Press “=”	CCY CODE	
9	Press “=”	XXXXXXXXXX	10-digit code

5. HOW TO CHANGE PIN-CODE

Follow the following sequence of actions:

	OPERATIONS	DISPLAY MESSAGE	NOTES
1	Press “⏏”	SELECT I S	
2	Press “I” twice	CHANGE PIN	
3	Press “=”	ENTER PIN	
4	Enter 5 digits of the current PIN-code	*****	Your PIN-code is entered
5	Press “=”	NEW PIN	
6	Enter your new PIN-code	*****	
7	Press “=”	CONFIRM WEAK PIN then NEW PIN?	The message WEAK PIN appears, if PIN-code is poorly protected, from the point of view of DIGIPASS. In that case, go to step 6
8	Re-enter your new PIN-code	*****	
9	Press “=”	PIN CHANGED	

After that your PIN-code will be changed. Don't forget it!